1991, 1992 and 1993 only to certain employees in Delhi; and

(c) if so, the reason for this discrimination and proposed action to be taken by the Government against the erring Officers who tried to break the Union and discourage the Union leaders and members of the Union?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI R. JANARTHANAM): (a) to (c) Detailed provisions regarding stagnation increments are giver, in Clause 4(B) of the bipartite settlement of 1989 signed between managements of banks and employee unions. These provisions are applicable to the all employees in banking industry including employees of State Bank of Indore. The question of discrimination with regard to application of these provisions does not arise. Government, however,'does not monitor individual cases in this regard.

NPAs in Punjab and Sind Bank

4551. SHRI GAYA SINGH:
SHRI GURUDAS DAS GUPTA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Non-Performing Assets of Nationalised Banks have increased as on 31st March, 1998 in comparison to 31st March, 1997; if so, the details of NPAs of all nationalised banks as on 31st March, 1998, bank-wise and reasons for the increase in NPAs;

(b) whether it is a fact that NPAs of Punjab & Sind Bank have gone up by 700 crores during the tenure of its previous Chairman with reference to news-item dated 3rd June, 1998 which appeared in the Hindustan Times; if so, the details thereof and action taken in the matter; and

(c) whether any other executives of Punjab & Sind Bank are involved for the increase in above NPAs; if so, the details thereof and the action taken against them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI R. JANARTHANAM): (a) As reported by Reserve Bank of India (RBI), the bank-wise position of percentage of net non-performing assets of nationalised banks as on 31.3.97 and 31.3.98 are given as under:—

Nationalised Banks	% of Net 31.3.97	NPAs as on 31.3.98*
Allahabad Bank	14.84	11.38
Andhra Bank	4.10	2.92
Bank of Baroda	8.94	7.53
Bank of India	6.52	7.34
Bank of Maharashtra	9.66	8.59
Canara Bank	9.32	8.25
Central Bank of India	14.40	12.21
Corporation Bank	3.63	2.93
Dena Bank	9.40	8.28
Indian Bank	25.24	23.71
Indian Overseas. Bank	7.64	6.26
Oriental Bank of Commerce	5.64	4.50
Punjab & Sind Bank	12.04	10.84
Punjab National Bank	10.38	9.57
Syndicate Bank	7.53	5.78
UCO Bank	13.73	11.14
Union Bank of India	6.98	7.66
United Bank of India	18.70	12.10
Vijaya Bank	9.56	7.40

'(Provisional)

(b) No, Sir.

(c) The two cases quoted in the news-item have been classified as NPAs as on 31.3.1998. The bank had filed a civil suit against the proprietor/guarantor besides a criminal complaint. The bank has also filed Export Credit and Guarantee Corporation claim relating to preshipment and post-shipment advances granted in one of the accounts Punjab & Sind Bank has rept)rted that in view of the deficiencies in operations of these accounts, two Branch Managers have been placed under suspension.